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FIFTEENTH  
ANNUAL REPORT

OF THE

MERCANTILE BENEFICIAL ASSOCIATION

OF

PHILADELPHIA.

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TOGETHER WITH ADDRESSES BY

Gov. JAMES POLLOCK,

Rev. KINGSTON GODDARD,

Hon. WILLIAM M. MEREDITH.  
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DELIVERED AT THE ANNIVERSARY

HELD IN THE

MUSICAL FUND HALL,

November 11th, 1856.

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PHILADELPHIA:

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1856.

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FIFTEENTH  
ANNUAL MEETING  
OF THE  
MERCANTILE BENEFICIAL ASSOCIATION.

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THE FIFTEENTH ANNUAL MEETING of the members of the Association was held at their Room, on Tuesday afternoon, the 11th of November, 1856, at two o'clock.

On motion,

JOSEPH C. GRUBB was called to the Chair, and WILLIAM A. ROLIN appointed Secretary.

The minutes of the last Annual Meeting having been read and approved, the Managers of the Association for the past year, submitted the following report:

*Fifteenth Annual Report of the Board of Managers of  
the Mercantile Beneficial Association.*

CUSTOM, as well as the prescribed rules of the Association, enjoin upon your Board of Managers the duty of furnishing a statement of its past operations, its present condition, and its

future prospects. The retrospective view which this subject necessarily suggests, affords ample testimony that nothing in the past has occurred to disappoint our hopes, and nothing presents itself in the future to dim the bright prospects of progressive usefulness. The unerring tests of time and experience strengthen the conviction, that the wisdom which originally devised, and the patriotism and humanity which has since executed the plan of dispensing relief to those of its members whose lot may be cast upon the turbulent waves of misfortune and misery, is the most judicious that could have been adopted; and the best evidence we can adduce in support of it is, the practical good which has resulted, and the high favor with which this enlightened community has regarded its workings.

*The Relief Committee*, whose exclusive duty it is to grant relief to members of the Association, have disbursed, during the year now about to close, the sum of *eight hundred and seventy-five dollars*. As far as they can judge, every application that could be granted consistently with a fair understanding of their powers, has been attended to. Some have been received, where the circumstances of the case were those contemplated in the establishment of our Association, and the applicants fully merited assistance; but a proper adherence to the requirements of the Constitution compelled the Committee, much against their will, to withhold the relief asked.

The demands made are certainly not large, from a membership of over *one thousand* names, comprising all positions in life—employers and clerks—rich and poor—all subject to the contingencies of fortune and health. It evinces a remarkable state of prosperity among our members and in our business circles generally, and, as such, is a source of sincere congratulation to your Board. But it also shows, that even in times of prosperity and general health, there are always some who need assistance, and for whom a “Mercantile Beneficial Association” must exist as a supporting and ministering friend. These bright days of fortune and happiness, however, may not last long. Changes must ever

occur; and we may soon have claims upon the Treasury to such an extent, and from those, too, who perhaps now least expect it, that only the absence of a large demand at present, which allows us to husband and accumulate a liberal fund, will enable us to meet. We trust we may be spared any cause for such extraordinary demands; but should it come, this strengthening of our hands will make us ready for the noble work marked out for us by the founders of the Society.

The relief granted was in sums varying from twenty-five to two hundred dollars, and we have every reason to believe, has been most happy in its results. The recipients, with but one exception, were heads of families—men who had been engaged actively, and, in some cases, prominently in the community, but who, in those constantly occurring changes which mark the business life of our great cities, had been reduced in circumstances, and were forced to depend on small salaries or other uncertain means of support. In health, with energy and attention to their business, they were able to make a competence for their daily necessities; but stricken by disease, such resources failed, and to great physical suffering was added the greater sorrow of helpless families looking to them for support, with the consciousness that the appeal could not be met. It is not strange that the human frame should sink under such weights.

At times like these, when the strength and the spirit of the wife have been broken by the labor and anxieties consequent upon the sickness of the husband, as well as the entire responsibility of providing for her household, the aid and counsel of the "Mercantile Beneficial Association" most happily came to remove part of the oppressive burthen, and save *her* too from the grasp of disease. The mind of the husband and father was thus relieved, and fresh strength given to him to grapple with the world, its sorrows and its cares.

We believe we do not claim too much for our Society in stating, that under Providence, the life of one valued member has thus been saved; and in another case, although disease had

taken too strong a hold on the system to be thrown off, yet we had the consoling consciousness that the last hours of our departed member were cheered by your sympathy and the conviction that his family had found a friend that would not desert them in their hour of need. What encouragement is here for us all to continue, with increased energy and unwearied devotion, these labors of love and mercy!

The object, however, of our Society is twofold—to relieve the physical wants of those in distress, and assist those out of employment to obtain the means of support. And we must again say, what your previous Boards have strongly urged upon your attention, that the *Registry Department* has never received that favor which its importance really deserves. It was established for the express purpose of encouraging and assisting the industry of our young members; and a moment's reflection will convince any one, that this is the best kind of relief which can possibly be extended. It is infinitely better to help a man build up his own fortunes, than to build them up for him. The element of success in life does not consist in what we receive from others, but in what we do for ourselves. No matter how graciously a favor is conferred, or how well it may be deserved, it still carries with it an obligation which we would all gladly avoid, if possible. It is therefore a great object to render young men independent of all, (as far as practicable,) except their own honest exertions; and we think the Registry Department, when its design is fully carried out, is emphatically adapted to this end.

In the past year there have been *thirty-six* applications for situations, and from the fact of those requiring employees not availing themselves of the agency of this Society, but few comparatively have been supplied by its means. This your Board extremely regret, and cannot but suggest to our older members, and especially the heads of firms, the great propriety and importance of no longer neglecting to make this department the channel of the immense good of which it is susceptible.

We have now reached the period of our Fifteenth Anniversary,

and rejoice to find that the Association has never been in a more healthy and prosperous condition than it is at this time, both in numerical strength and financial prosperity. The closing year has added *one hundred and seventeen names* to our list of membership, making the whole number now enrolled under our Constitution, *one thousand and twenty-six*, and the receipts for dues, interest, ground rents, &c., for the same period, amounting to *twenty-eight hundred and ninety-four dollars and fifty cents*, makes the sum total, now in the hands of the Treasurer, including permanent investments, *ten thousand eight hundred and forty-six dollars and fifty-one cents*, exhibiting an augmentation of the fund to the amount of *fifteen hundred and twenty-eight dollars and twenty-eight cents*, for the past year.

Great and flattering as these tokens of success are, why should we look for it to be otherwise? Every consideration of social and religious duty—every moral obligation to relieve and elevate our less fortunate brethren, require us liberally and cheerfully to advance and sustain an institution which has for its object the exercise of such disinterested philanthropy and brotherly regard. This achievement, gratifying as it is, is but another illustration of the broad and genuine benevolence of the mercantile character of Philadelphia, and we have not the most remote apprehension that so long as charity makes legitimate demands, but that the means will be readily supplied.

But we must at the same time not overlook the important fact, that no institution, however meritorious it may be, can possibly continue to prosper without an *individual* interest is taken in its concerns. Its officers may be honest and capable—its management efficient—but if those whom they represent are lukewarm and indifferent, it must inevitably languish, if not finally fall into decay. It is not enough that you put together the various parts of a machine—you must set it in motion, and watch it, and keep it in operation if you wish and expect to make it useful and profitable. The Society itself is but a title and a name; its life and vigor are in those who compose it. It will require but little



effort on the part of each member to increase its numbers, and thus add to its Treasury. You cannot make the circle too large. True benevolence knows no limits, and the wider its influence the greater and happier will be its results. An institution like this, bound together by no selfish chord, should be as extended as the commercial boundary itself.

During the past year death has been busy in our ranks. Some of the most prominent and efficient members of the Society have passed from among us, and can no longer aid us by their counsel and support. Among the number there is one whose active exertions in behalf of our Society claim more than a passing notice. We need scarcely say that we refer to the late THOMAS H. FENTON, Associated with us as one of the Board of Managers, we can bear testimony to his ready zeal and untiring industry. With a heart true to every generous impulse, he never wearied in his efforts to turn the dark cloud of the sorrowing and desponding heart into the sunshine of joy and gladness; and in paying this humble tribute to his memory, we do but justice to one who was a good and honest citizen, a kind friend, and a most useful member of our institution.

In closing this report, your Board of Managers claim no perfection in their official acts. They have endeavored conscientiously, and to the best of their judgment, to discharge their duties with fidelity, and thus promote the prosperity and best interests of the Society.

WILLIAM C. LUDWIG,

*President.*



After the reading of the Report of the Board of Managers, the statement of the Treasurer of the Association was received and read, when both were unanimously adopted.

The following resolution was submitted, discussed, and finally agreed to—

RESOLVED, That the Board of Managers to be elected this day are recommended to consider, and report to a special meeting of the Association a plan, by means of which the sphere of its usefulness may be extended to minors engaged in mercantile pursuits.

The meeting then went into an election for a Board of Managers to serve for the ensuing year, and the following gentlemen were duly returned as elected.

#### MANAGERS:

|                      |                    |
|----------------------|--------------------|
| WILLIAM C. LUDWIG,   | CHARLES S. OGDEN,  |
| EDWIN MITCHELL,      | A. L. BONNAFFON,   |
| DANIEL STEINMETZ,    | BETTLE PAUL,       |
| OWEN EVANS,          | JOHN H. ATWOOD,    |
| JOHN E. ADDICKS,     | JACOB W. STOUT,    |
| AUGUSTUS B. SHIPLEY, | OLIVER H. WILSON,  |
| SMITH BOWEN,         | J. P. STEINER,     |
| WILLIAM H. LOVE,     | EDWARD T. MOTT,    |
| JOSHUA L. BAILY,     | THOMPSON REYNOLDS, |
| THOMAS F. BRADY,     | L. S. LEVERING.    |

On motion, the meeting adjourned to attend the public Anniversary of the Association, to be held in the evening of the same day, at the Musical Fund Hall.

# PUBLIC ANNIVERSARY.

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The Fifteenth Anniversary of the Mercantile Beneficial Association was celebrated at the Musieal Fund Hall, on Tuesday evening, the 11th of November.

The Hall was crowded at an early hour, and it was a source of great regret to the officers, that a large number of persons who would have honored the ceremonies with their presence, were unable to obtain admittance. In view of this fact, measures will be taken in future to secure a larger room for our Anniversaries. It must be a source of gratification to every member of the Association to note the character of the audiences upon these occasions, manifesting as they do the interest which is felt by the intelligent and influential citizens of Philadelphia in our undertaking.

Music, from a popular and very efficient Orchestra, added to the entertainments of the evening.

WILLIAM C. LUDWIG, President of the Association, called the meeting to order, and nominated as presiding officer His Excellency Governor POLLOCK, who, on taking the chair, made the following remarks:

LADIES AND GENTLEMEN—

With the permission of the audience, and the consent of the Managers of the Association, there will be a slight change in the programme. It will be observed that in the order marked out in the programme the State comes first. Now, however I may regard the Commonwealth of Pennsylvania, I hold that the Church ought always, in matters of this character, to take the lead. Therefore, my friend the Rev. Kingston Goddard will first address you.

# ADDRESS

OF THE

REV. KINGSTON GODDARD.

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GENTLEMEN AND LADIES:—

In appearing before you, in pursuance of the kind invitation extended to me by the Managers of the Mercantile Beneficial Association, I must confess the existence of conflicting emotions in my bosom. I cannot but feel most highly honored in being selected for such a task. The audience before whom I appear is, I am well aware, second to none in intelligence, refinement and cultivation, that may assemble in this or any other city in the world, to listen to the words of instruction.

The American merchant possesses qualifications of mental and moral character, that rank him with the highest. He may stand in the court of kings and not be abashed. Whilst the company of wives and daughters, such as we have assembled here to night, would only add to his dignity the charms of refinement and beauty, such as the prairie rose throws around the oak, whose sturdy trunk it entwines, and from whose rugged limbs it hangs in graceful draping. Yet the honor conferred upon the speaker in being called to appear in such a presence, is that which disturbs and depresses me. I would that the honor had fallen upon an abler mind. The Association of

which you are members, is of such a noble character—so lofty in its intentions, so wise in its conception, so beneficial in its influence, and so ennobling in its effects, that the most learned and experienced amongst us might feel honored in its advocacy. For it is formed of a class, that in other days numbered amongst its members, “Cosmo Medici,” upon whose tomb, by a public decree was inscribed, “Father of his country.” And a Roscoe as eminent for mercantile honor and skill as for talent and learning; a man who like Herodotus, the father of History, united the cultivation of letters with the pursuits of commerce.

In acceding however to your request, there was one motive that overbalanced all personal considerations, and that was the propriety of bringing the influence of the ministerial office to bear upon the character of trade. Since your organization, there never has been, I believe, an anniversary of your Association without there standing upon the same platform with some honored laymen a minister of the gospel.

No partiality may have been shown by you for sect or party, but an evident determination being thus proclaimed to endeavor to secure the enlightening and sanctifying power of Bible Truth, in benefitting and ennobling your class. And to night I stand, (however unfitly,) with the Governor of this great Commonwealth. A man whose political eminence is only surpassed by his private virtues, and who is in himself an example of the lustre that piety lends to station and power; and with another, of whom it is not too much to say, that to the Bar he is an instance of what an American lawyer ought to be. Whose envied talents have ever been consecrated to redress private wrong and promote public virtue.

Not only do we earnestly wish that the ministry may ever be thus associated, but we hope that the day will never come, when the young merchants of this great and powerful city, whilst they may seek worldly wisdom from the wise and experienced, will consider of inferior value the “wisdom that cometh from God!” Above all, may that dark hour never spread its pall

over the corrupting carcass of mercantile integrity, when the teachings of infidelity shall be preferred to the instructions of the Great Master. Expediency triumphing over the high moral principles of the Bible. The end being regarded as a justification of the means. Wealth being held at a higher premium than honor!

In associating the ministry of Christ with your instructions, you have established a grand principle of trade, and that is that the Bible not only sheds a gentle light in the room of sickness, not only whispers consolation in the ears of the bereaved, not only when opened in the household, introduces with all his humbling and gentle influences, the same Lord who in the days of his flesh honored the family in Bethany; but that the Bible is the surest and best guide to the merchant in the counting-house; that its principles, if adopted, give enlargement to the merchant's mind, sanctity to the merchant's heart, and honesty to the merchant's transactions; its directions securing for him not only present earthly success, but, what is better than all such a return,—a quiet conscience and an honored name.

I take it, that you have in thus securing the presence and the instructions of the minister of God at these Anniversaries—established the fact that religion by you is regarded as *an essential* element in the character of the noble American merchant! You seek his advice *here*,—not as the bride goes to the jeweller, to adorn merely that which is already perfect in proportion and attractive in beauty, but as something *essential*—something that, while it adorns, like the sparkle of the diamond, is *integral and characteristic*. Bible principles are to you not merely the *finish* of a character already wisely, firmly, and skillfully formed. You seek them not, I conceive, merely to give grace and polish, like the leaf of gold upon a statue of baser metal. They are not only like the cross, that shines with its emblematic light upon the apex of the tower, ornamental, but rather as the broad and deep foundation upon which the superstructure rests, hidden and unseen, but absolutely necessary to the permanency,



nay, the very existence of that which is builded thereupon. Let me, then, beg your kind and considerate attention, while I draw roughly the outlines of the portrait of a Christian merchant—nay, an American Christian merchant, just such as our city records have enrolled among its great and worthy citizens in past days; just such as, God grant, you yourselves, gentlemen, may and I hope will become! I trust I am not turning the platform of your Anniversary meeting into a pulpit, or in the discussion of the theme announced, that I am introducing a subject *foreign* to the intention of your organization. I have only to repeat that portion of the preamble to your act of incorporation, which defines the objects of the Association to be “the promotion of friendship and brotherly affection among its members; the distribution, under proper regulations, of pecuniary aid to such of them as may at any time stand in need of it; the pleasant interchange of kind feelings and views between the older and younger members, whether as merchants or clerks, employers or employed, and the incidental elevation of the mercantile character of our city and State;” the members pledging themselves to fulfil the duties implied in honor and good faith; in section Seventh, of the Tenth Article of your By-Laws, you having determined, that if it shall be found before the Board, that any member of the Association shall be guilty of disgraceful conduct, or that he follows any *unlawful* occupation as a means of livelihood, he may be (by a majority of two-thirds of the Board present at a stated meeting) expelled from the Association. That Christianity should be powerfully conducive to such ends, no man among you would, I am sure, deny; and that the merchant, under the influence of its principles, would prove a true and worthy member of your Association, I hesitate not to aver. For under its teachings, every generous and noble principle is cultivated, to make him a true friend. Under its influences, the heart is filled with the most generous emotions—rendering him, in his prosperity, a well-spring of beneficence; whilst the light of that future crown, whose radiant jewelry is ever sparkling



before him, will necessarily prompt him to elevate and dignify any career that even for a period occupies the time and absorbs the energies of one, who realizes himself to be a Son of God!

Evidently the first question to be settled in our discussion is that of a definition. It is, what is a merchant? Were the question to be decided on the strictly democratic principle of universal suffrage, there would be such a response to this interrogatory as would startle this assembly from its propriety. And your condition would be somewhat like the poor but neglected laborer, who suddenly heired a fortune—lost in astonishment at discovering that he had such a multitude of connections. For in our day *every man* calls himself a merchant. The poor negro who sells cakes, pies, and candies, dons the title and feels lifted in the social scale thereby. Village tavern-keepers are honored with the rank of colonels, and politicians are all honorables. Amidst such universal thirst for honors, it is not at all strange that that title, which has already been proudly worn by the most enterprising and noble minds of our mother country, and which in this has already been borne by men who have won for our Republic the respect of other nations, as well as the admiration of their own, should be earnestly coveted and some times actually stolen. The merchant not being, as Dr. Johnson defines the title, as “belonging to one who trades to foreign lands,” but as more correctly stated, the one who stands midway between the producer and retailer or consumer. A well defined link in the great chain of trade.

Not that we advocate the establishment of caste among us; not that we would consider the educated and refined merchant entitled to a title more of consideration than the educated and refined artisan or mechanic; (and thanks to our noble system of Public School instruction, the day is not far distant when all American youth, whatever their avocations, will be enlightened and refined, or else it will be their own fault;) but what we deprecate is this: the merchant *looking down* upon other classes as if they were inferior in the social scale, and building around

himself a barrier of exclusiveness, keeping himself aloof, lest a low uncleansed mechanic "should come betwixt the wind and his nobility." I would have young merchants despise, utterly despise; such fictitious differences, and when any of their number is guilty of this offence, stamp him as utterly destitute of true American principles; as indulging a sleep like that of Rip Van Winkle, while all the rest of the world are awake and are moving onward and upward! I would have too, the mechanic and operative to honor and respect his calling, and in doing honor to it to respect himself; never acknowledging that any station in life can give dignity to the man of virtue, or that there was any place in the social scale to be reached by the man of sterling principle *beyond* the one already acquired, for he was at the goal and had won the purse.

Nor would I have you ever to forget, merchants, that your Master in his earthly career was a carpenter. The great luminary of the Church, St. Paul, occupied a far nobler position in the estimation of all wise and good men when, as a tent-maker, he labored for his daily bread, than when clothed with the authority of the High Priest, (the pride of Judea's Bar,) he went upon his ungodly mission to crush out the doctrines of the Gallilean Prophets from existence. We want to see no one class lorded over by the other, nor permitted to lord it over others. Let our social system be like that of the celestial luminaries, trades and pursuits united; like the brilliant and larger stars grouped in constellations, exciting the admiration of the world and giving beauty to night, whilst the vast assemblage of our toiling people in one mighty union, like the congregation of millions of points of light forming the milky way, become still more imposing in their united lustre than Orion or the Pleiades.

Let them all shine in rivalling, but harmonious glory; until the honor and prosperity of a common country, (that, like the moon, when she rides forth in her silver chariot, eclipses the stars and makes the planets turn pale,) shall make all individual associations forget themselves in their promotion. Christian principle in the

heart of the merchant will thus link him to all around him in the golden bonds of a common brotherhood.

As employing the services of the young, to whom some of our most promising youths are committed for education in the School of Commerce, I might find a strong ground of appeal, were it not that the necessity of taking a religious view of duty in this respect had been so ably advocated by the Rt. Rev. the Bishop of the Diocese of Pennsylvania, on your thirteenth Anniversary. As a class I hold you to be free from the charge of abusing this trust. Young men in your employ I believe you treat like gentlemen. You regard them not as soulless machines, to labor only for your profit. You recognize in them the future merchants, men in embryo; but of feeling, of heart, of mind, of principle, and of souls. I need not enlarge on this point, but only recall to mind the sage counsels of that eminent and gifted Prelate.

If we consider the position of the American merchant, and the power for good or evil,—the consequence of that position,—we will see the necessity of his possessing the noble principles of Bible morality. Standing as he does between the producer and the consumer, he to a great extent can dictate to the one what he shall produce, and restrict or direct the other in the articles consumed. I take it that the mere necessary articles for the support of human life, form only a portion of the merchandise that passes through your hands; for did you visit the storehouse of the merchant, in any unknown land, you could, from the very nature of his merchandise, form a just and true conception of the character of the nation. Did you only see these mere articles of necessity—grain, and coarse fabrics, and rude instruments for the laborer's toil—at once would you expect to find the people living in a state of primitive barbarity, whose homes were huts—whose minds were uncultivated—whose lives were animal. On the other hand, the storehouses of the American merchant, loaded down with the produce of every land—with articles to minister to a refined and elevated taste—food for the nobler part of man, the mind, the Godlike spirit within. At once you have an evidence

that the nation for whom he trades has reached the highest point in social eminence; that it is not the physical man that is catered for merely, but the intellectual and moral. That for this the libraries of the ancient world are ransacked; for this the hand of the sculptor, and the pencil of the painter, are laid under tribute.—For this the sweet birds of song of other lands are wooed, that the forests (that ere long since only rung with the warwhoop of the savage in his death foray) might re-echo the nightingale's song, and be rendered vocal with a melody so sweet, that even an angel might stop on his errand of merey, poised on wing, to listen to anything so like the harmony of heaven!—For this all lands are put under tribute; all soils are forced to yield their products, the deep mine its gems, and the sea its pearls.

Now, do you not see how easy it would be for a body of men like yourselves, banded together, to corrupt a nation—to put forth your hand upon every producing community in the world, and touch it with the finger of the leper? What more clamorous for indulgence than the unbridled passions of the human heart? Who such magnificent customers as the slaves of lust? Let, then, but Bible principle be driven from the counting-house, and a trade worse in its immoral effects than the opium traffic of China, would enrich the merchant at the expense of his country. And once again would the slave trade (with all the horrors of the middle passage) fill your warehouses with broken hearts, and spread desolation and death, bloodshed and ruin, over the luxuriant fields of a partially regenerated Africa. Forbid it, Almighty God! Let the Bible ever be indissolubly bound with the ledger! For the American merchant sits upon the throne of nations; his dominion is not bound by the narrow confines that limit states, kingdoms and empires. His rule extends over every sea; the sceptre of his power is honored in every land. He has but to speak, and immediately a whole population become busy. The great engine, with its heart of fire and arms of steel, exerts its giant strength as an obedient subject of his sway. Thousands of operatives enlist under his banner, irrespective of political or

religious tendencies and principles, to obey his commands. He has but to send abroad his ships, and every land will gladly pay its tribute; the frozen regions of the North are explored; the frost-king, that sits enthroned there, exerts all his skill, and, as his cold breath issues in command, even the great ocean renders obedience, bearing aloft its mighty bergs of crystal ice, only to be carried, by the hands of his messengers, to lands of civilization and wealth, until that which once reared its glittering front, successfully battling with the fierce gales of the polar sea, ministers luxury at the bridal, or cools the burning lips of the sick and dying. The luxurious groves of the South will distil their gums, for incense at his altar. Into his lap are poured the products of every land. For him the mind of Genius creates; for him the fingers of skill are plied; for him the hand of industry is employed. All nature is rendered subservient to him. The woods yield their choicest growth in tribute; the deep quarries are robbed of their richest marbles to meet his demands; the streams for him wash their gold. At his desire, the deep sea will give its pearls. To extend his influence and dominion, inhospitable lands are visited. To fill his treasures, the lion will yield his skin, the elephant his ivory; and the Bird of Paradise drop its plumes to adorn his bride. The winds he makes subservient to his will; the stars direct him in his search for wealth, and even the very lightning of heaven has been caught in its rapid flight by the hand of science, tamed of its ferocity, trained in the school of art, until that which shook Mount Sinai to its base, when God published his law, with all the gentleness of the dove is controlled by the hand of wisdom, and flies with the rapidity of thought, to bear his messages. Talk about dominions, and principalities and thrones—of the greatness of the Northern Autoerat—his power is vanity, compared with the merchant, who holds the sceptre of trade. Oh! had I the choice of earthly positions, next to the sacred office of God's ambassador to men, I would desire to be an American Christian merchant—the man in whose heart was the love of God—whose mind was elevated by culture—whose



ships traversed every sea—whose wealth enabled him to be a benefactor to his race—an honor to his country—a servant of his God—a friend of his kind; who, wherever his name could reach, even to the farthest verge of the habitable globe, would rear a monument to American enterprise and Gospel honesty—needing no title to add to the honor of being an American Christian merchant. See ye to it, then, my friends! that when your careers as merchants are ended, you have not only secured wealth, but that which is better than wealth—a good name!—that you have not only built up a business for yourself, but elevated by your example your fellow members; that you have not only drawn into the lap of our admired city wealth and means of true refinement, but that you have given, in return, that Book that elevates and blesses all who receive it!



# ADDRESS

OF

## GOVERNOR JAMES POLLOCK.

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LADIES AND GENTLEMEN :—

I must now yield obedience to the stern order of the programme of the evening. My reverend friend kindly consented to take my place in the delivery of the opening address. My esteemed legal friend (Mr. MEREDITH) politely declined to change his place in the order of exercises ; thus illustrating the truth, that lawyers are more expert than clergymen, in avoiding difficulties, and less willing to assume responsibilities that lie outside of their profession.

After the words of eloquent wisdom that have just fallen from the lips of the gentleman who has preceded me, I feel reluctant to appear before you—to break the charm thrown around us all by his admirable address. Everything suitable to and demanded by the occasion, has been said, and well said—every thought and feeling inspired by this assembly and its object, have found eloquent expression ; and surely every sentiment and every truth so feelingly uttered, and welling up from the pure fountains of truth and love, will find a cheerful response in the hearts of all now present. Why should they not be thus received ? Why should such response not be given by merchants—Christian merchants, who value as principles of life and conduct the eternal principles of truth ? Whatever social, professional or official, position we may occupy among our fellow

men, its crowning glory is a Christian character—its highest honor the promotion of every social and Christian virtue.

To be with you on this occasion affords me a peculiar gratification. This assemblage and its object are evidence, that amid the cares and anxieties of business—in the marts of busy trade and among busy men, the sympathies of humanity are not destroyed—that benevolence in its full flow is not checked, and that beneficence may still enjoy the luxury of doing good. 'Tis said that prosperity hardens the heart, chills the affections, and destroys those ennobling sentiments of our nature, so necessary to our own happiness and the happiness of others. The history of our own and other lands furnish too many proofs of the truth of this assertion. However humiliating the confession, yet how oft do we find accumulated wealth but the synonyme of intense, concentrated, accumulated selfishness—a selfishness that swallows up every sentiment of humanity—every impulse of pure and generous feeling. Selfishness! What a desert it makes of the human soul! What a charnel-house of the heart's best affections! When revealed in all its naked ugliness, what a desolation of every social and moral virtue does it present! It is a word of hateful significance—it is a practice of deeper hate—of still deeper degradation. The ice-berg, referred to by my reverend friend, floating in northern seas, is not more bleak and cold and chilling, than wealth encased and shivering in its icy habiliments of selfishness, arrogance and pride. The ice monster may reflect, in prismatic brilliancy, the rays of a genial sun; it may shine in lustrous beauty—the stars of heaven may glitter in its crown of magic frost-work—but it moves only to terrify and alarm, and its contact is the knell of shipwreck and of death. Such is selfishness—cold, dismal, chilling. No cheerful ray—no generous heat—no blooming flower breaks the dark, cold solitude of such a heart. How deep—how cheerless—how rayless, the solitude of a soul that knows no love but the love of self—that never realized the pleasure even of a sigh in sympathy with the sorrow of others. The wretch, centered all in self,

is a living libel on his species—a blank in the universe of God. His proper dwelling-place would be the ice-berg's top—his associates the monsters of the deep.

But there is a reverse to this forbidding picture; there is a generous light that flashes across these darkening shadows—revealing man, not the monster, but the friend—the guardian—the benefactor of his kind, clothed in the beauteous forms that angels wear, and encircled with the pure halo of Christian charity.

Prosperity may harden the heart and chill the affections; but it can and does unseal the fountains of the heart, and sends far and wide the rich and refreshing streams of pure benevolence and love. The same sun that hardens the clay, and scorches with his withering heat the verdure of earth, unlocks a frozen world—unseals its fountains—bids earth bloom, and diffuses all around light and life and beauty. This is not selfishness; this is beneficence in its perfect work. Selfishness is not an attribute of Him who clothes the world in loveliness, and “makes all nature beauty to the eye and music to the ear.”

The heart filled with love to God and love to man, in the midst of its gushing emotions, leaps outside itself, and in its fond embrace, like the atmosphere of heaven, encircles a world. Need we examples that prosperity may inspire to deeds of munificent charity—that it may be generous, and crowned with noble liberality—that in its sunshine, associated hearts and associated sympathies may meet to enjoy the pleasure of communicated good? Examples, bright examples, are not wanting. The memory of good men, “whose deeds live after them,” is still cherished by an admiring world. From your own midst, many mighty in deeds of noble charity, have gone down into honored graves. Among the living, in your proud city—but dare I speak of these?—are many who, in the abundance of their prosperity, honor, by unostentatious liberality, all that is holy in charity—all that is sacred in benevolence—all that is virtuous in man. What means this assembly? Why this Mercantile

Association? What mystic, holy tie, binds you together? It is the outgoing of warm hearts in sympathy for the unfortunate and the sorrowing. 'Tis the love of doing good, that has associated you together, and bids you onward in your work of love. Within the sphere of your activities, 'tis yours to encourage the heart and nerve the arm of our young men, who have or are about to enter the busy scenes of commercial life—to aid those who have fallen by misfortune, in the midst of their labors—to sympathise with the widows and orphans of those once the honored members of your Society—to cheer their gloom, and dry the falling tear. How noble—how honorable the objects and purposes of this Association!

“The drying up a single tear  
Has more of honest fame than shedding seas of gore.”

In the operations of your Society, you regard all as equal, and all alike subject to the vicissitudes of fortune. We daily witness the ever-changing phases of life and society. Change is the great law of the material and social world. All things yield obedience to its rule. The infant of days, and the hoary head of an hundred years—the dew-drop that sparkles on the grass-blade, and the ocean, in the might and omnipotence of its rolling waters—the hyssop on the wall, and the cedar in Lebanon—the atom of the sunbeam, and worlds that lie far out on creation's verge, all teach in silent, solemn eloquence, the great lesson of change—upon all is impressed the startling truth, “passing away.” Merchants, of all others, are not exceptions to this general rule. The changes and vicissitudes of trade and commerce are almost proverbial. Risk! Risk is enstamped upon all you do. Alike on land and sea, commerce meets its dangers. In the crowded exchange, “where merchants most do congregate”—in the quiet of the counting-room—in the midst of commercial friends and commercial prosperity, the dangers, the difficulties, and the misfortunes of an adventurous calling may overtake you, and darken the bright visions of wealth and great-

ness. To-day you may revel in wealth, and in every luxury that wealth can command. Friends may crowd around you—the pleasures of home, with all its endearments and luxurious ease, may be yours; to-night the fire, with cruel and unsparing energy, may seize your possessions, and amid crashing timbers and lurid flame, the savings of a life may pass away, and poverty, with reckless haste, usurp the place of affluence. To-day you may have upon the seas vessels freighted with the products of every clime—crowded with the richest merchandise of earth—vessels, that with their cargo, bear the hopes and fortunes of their owners; to-morrow, amid the lightning's flash, the raging storm, and the fearful rush of angry waters, they may go far down “where fathomed line has never reached;” and with them the wealth, the all of those who claimed them as their own. But this Association, whilst it cannot guard against these ills of fortune, can and does, by its means and energy, lift up their fallen associates, and, with generous sympathy, bid them “God speed you,” in renewed efforts for success and usefulness. In adversity and distress, it stretches out a helping hand to aid and to relieve; it cheers and consoles the suffering in their sorrows—visits the bed of pain and sickness—soothes the afflicted and distressed—smooths the pillow of the dying, and, like the dew of heaven, silently and noiselessly blesses all within the charmed circle of its influence. How oft has the anguish of a dying hour been softened by the gentle influence of this Association, as seen and felt in the sick chamber, through the agency of your Committee, in the timely aid furnished for their relief, and of those dependent upon them. How oft has the widow's heart been filled with joy by its kind and holy charities! How oft has the tears of the orphan ceased to flow, when, forsaken by father and mother, you have taken him up and comforted him. How oft? Let your annual reports answer. But they tell not all your deeds of love. A sacred silence conceals from public gaze the full number of your charities. Your work and labor of love, in its full extent, is known only to those



who are its recipients ; others need not know it. Here charity and love, unheralded and unproclaimed, in silence and in hope perform their sacred work—fulfil their holy mission. This, this is the winning, the attractive feature of your Association.

To young men, who are about to enter upon the active duties of life, and engage in commercial pursuits, it offers its friendly counsel. As he enters the crowded thoroughfares of your city, and anxiously looks for some friendly hand to aid him, he will find in your Association the assistance and encouragement he so much needs ; and if perchance, during his mercantile career, disease and misfortune come upon him—should friends and fortune fail him, this Society, in his adversity, will be again at his side, to cheer and sustain him. It delights in doing good ; the happiness of those relieved is your only, your highest reward. This, too, challenges our admiration—this secures the approbation of a generous public.

My friends, you must pardon me. I have been betrayed, by the subject and the occasion, into greater length of speech than intended when I arose. I designed to give a more practical direction to these remarks—to refer to the rise and progress of the commerce of Philadelphia—its present condition and future prospects. Time will not permit this now. Much could be said on this subject, to interest and instruct. Commerce, in its relations to civilization—religion—the arts and sciences—to all the departments of honorable industry—to the institutions of government—to man, in his political, social and moral relations—would present a theme worthy the occasion, and profitable as interesting. This has been done, to some extent, by the gentleman who has preceded me.

Let us, however, for a moment look at Philadelphia, the metropolis of this great Commonwealth. What is your position to-day, as a commercial city ? the second city of the Union. Prior to the Revolution, the commerce of the city was estimated only by thousands ; to-day, it is counted by millions. The Delaware then flowed in almost unbroken quietude ; now it is crowded



with shipping. The steamer and the sailing vessel, with their gigantic proportions and ponderous tonnage, are there; and the flags of every nation float in your harbor. The internal trade and commerce of your city has increased in almost romantic rapidity. In the single article of coal, we find an illustration of this truth. Less than thirty years ago, the amount of coal brought to market did not exceed three hundred and sixty tons. This year the number of tons will exceed *six millions*. Our Commonwealth, rich in all the elements of material wealth—with physical and moral agencies constantly developing her mineral resources, and the mental and moral power of her people, is daily adding to the commercial importance of your city. Half a century ago, the valley of the Mississippi was comparatively a wilderness; the immense resources of that region were undeveloped, and the trade with Philadelphia scarcely received the decent attention of your merchants. The great Northwestern lake basin sent none of its produce here. To-day towns and cities, increasing with magic rapidity, crowd these regions, and its commerce is estimated by millions. This, or much of it, is within your reach. Why should we not contend, in generous emulation, with New York and Baltimore for this prize? In this contest, Philadelphia must triumph.

Your line of steamers to Liverpool, with others contemplated, is but the beginning of the end in the struggle for the foreign commerce of the country. Go on, with the energy and enterprise that have marked your progress thus far, and the day is not far distant, when Philadelphia will take her place as the first city of the Union; not the first, perhaps, in foreign, but in internal commerce, which is of surpassing value—first in all the elements that constitute a great, first city.

One word more. You may boast your capital, your financial greatness and success—the value of your merchandise—the extent and value of your commerce. This is well; but before capital or merchandise or commercial greatness, and superior to them all, in importance and value to the merchant, is *character*—

unflinching, unbending integrity. It is more precious than the gold and silver in the vaults of your banks—more valuable than millions of merchandise. This reputation you enjoy; and it is gratifying to know that the reputation of your merchants for integrity is not confined to the limits of Philadelphia; it has gone far beyond these boundaries. I do not desire to make invidious distinctions, nor disparage other cities; but it has given me no ordinary pleasure to hear men of business and character, in places far distant from you, declare their more certain reliance upon the integrity of Philadelphia merchants than that of any other mercantile community. This is not flattery—it is a just tribute to honesty and integrity of character. To maintain this honored position—to preserve unsullied the reputation you enjoy, should be the first great object of your lives. If all else of worldly possessions, power and influence be lost, save, save at least the noblest, the most valuable of all possessions, a character for truth, honesty and incorruptible integrity. This done, and we will never have here the stupendous frauds that have agitated and startled the mercantile communities of London, Paris and New York.

In passing through the streets of Philadelphia, I have witnessed, with proper pride, the many evidences of her commercial enterprise—her wealth and growing greatness; the merchandise of every clime was displayed in rich profusion—costly wares of silver and gold, together with gems and jewels of high price, flashed their brilliancy on every side. All this is but the wealth, the merchandise of earth. Your diamonds and pearls may flash and glitter; they are but dross, evanescent as the flashing meteor. Treasures richer, more enduring than these, by commerce with a better, brighter world, may be yours. There are purer gems in the golden casket of eternal Truth. There is the “Pearl of great price.” “Wisdom” counsels us to sell all else, and buy this priceless pearl—to lay up our treasures in that better world where pleasures never end, and happiness, without alloy, is eternal.

# ADDRESS

OF THE

HON. WILLIAM M. MEREDITH.

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LADIES AND GENTLEMEN—

I should have complied with the Governor's request to precede him with a great deal of pleasure, if it were not that in so doing I should have allowed his modesty to deprive you of an important part of the intellectual entertainment you came to enjoy. I have been selected by the Managers of the Association to close the ceremonies of the evening with a few remarks, and with no design, either on their part or on my own, to go at length into the course, conduct, or character of the institution itself.

I have listened with the highest pleasure to the discourses which have been delivered, and I do not know when I have heard more eloquent and appropriate addresses. I agree with all that has been said. I was glad to find the reverend gentleman who spoke first, in common with most of our clergy, for which they deserve the highest praise, eloquently and forcibly setting forth the identity of the principles of the Holy Scriptures, and of our Holy Religion, with those which ought to govern merchants in their trade. I have witnessed with satisfaction this course of the clergy. God speed them in further pursuit of

the good work. I see here a reverend gentleman, (Dr. Boardman,) who has found time, amid the multifarious and laborious duties of the pulpit and a most extensive parish, to prepare a work, ("The Bible and the Counting House,") which comprises, in my judgment, an invaluable summary of the principles which every merchant ought to love and to live by. And I am happy to say, looking to the character for integrity which the merchants of Philadelphia have heretofore established, and which they still maintain, that I believe they have cherished those principles in their hearts. From that source alone can be derived the best rule for commercial as for every other pursuit of life. What the Governor has said of your reputation I have often heard from others, and never without pride. The integrity of the merchants of this city has become proverbial throughout the country. It has been for you not merely a matter for praise. The time has been when your character has preserved your trade. From the want of facilities of communication, equal to those of our neighbors, the man from remote sections of the country has at some former periods persisted in dealing with you, even at a disadvantage, because he had that confidence which is of slow growth, but fruitful when well rooted. Long may this reputation continue; and it will continue so long as, and no longer than, you shall identify your principles of business with those of our Holy Religion.

We have here to-night, in this large assemblage, a proof that you are not inattentive at least to some of the divine precepts, "Love one another." "Do good in secret and the Lord shall reward thee openly." These are divine maxims, and you are here to-night to exemplify them. I cannot tell you how much I have been affected by the simple recital, in your Annual Report, of the transactions of the Society for the past year. How rejoiced we ought to be to know that there was so little occasion among commercial classes for the assistance which the Association was so ready to render! How happy to know that where there was distress there were funds amply sufficient to alleviate it!

This charity, this Association with its careful friendship and fraternal love for those who may be overtaken by misfortune, is to me more affecting than, and, I believe, as religious as any other species of charity can be. I wish that every profession, that every kind of business had, as most of them have, similar associations. At times what destruction of hopes have we seen; what misery and what suffering,—how many men falling destitute into their graves, for want of something of this kind? We have seen men, without any undue ambition or overtrading, fail in business, and from wealth become suddenly reduced to poverty and want; exposed to the unkindness of harsh and exacting creditors,—giving up everything without satisfying them that they had done so; exposed to imputations and insinuations worse to generous minds than death. Follow such a man to his home; see him for the first time without the means to provide for his family; watch the agony with which he hears the prattle of his little children; whose future wants he feels himself unable to supply. This is where your Committee of Relief steps in to discharge its benevolent duties. It is to extricate these sufferers from their embarrassment and difficulty, and to do it so that the world shall not know of it. It is emphatically to do good in secret. It has been my fortune to know of cases such as I have described. They have been rare, but they have happened more than once within my memory. I have seen men of undoubted integrity, of noted prudence and discretion—men who, in the fair career of their lawful business, have been stricken down from affluence to biting want. Then it was that I have wished for something of this kind, that there might be brought round the hearthstones of such men their old associates and friends with timely consolation and relief.

And now with my most fervent prayer that the Association may long continue in its career of usefulness, and that its efforts may be guided and blessed to all good ends, I take my leave of you.

THE MERCANTILE BENEFICIAL ASSOCIATION OF PHILADELPHIA IN ACCOUNT WITH EDWIN MITCHELL, TREASURER.

| 1856.    | Dr.        | 1855.    | Cr.                                     |
|----------|------------|----------|-----------------------------------------|
| Nov. 10, | \$100 00   | Nov. 12, | By balance to credit of Association, as |
| "        | 100 00     | "        | per last Report, . . . .                |
| "        |            | 1856.    |                                         |
| "        | 193 25     | Nov. 10, | By cash dues from members, . .          |
| "        | 100 70     | "        | " " interest on investments, . .        |
| "        |            | "        | " " sub-rent of Room, . .               |
| "        | 351 13     |          |                                         |
| "        | 52 86      |          |                                         |
| "        | 62 38      |          |                                         |
| "        | 82 43      |          |                                         |
| "        |            |          | TOTAL ASSETS OF THE ASSOCIATION:        |
| "        | 875 00     |          | Three Bonds and Mortgages, \$6,500 00   |
| "        | 1,500 00   |          | Two Ground Rents, . . 1,436 66          |
| "        | 2,909 85   |          | Cash on hand, . . . . 2,909 85          |
| "        |            |          | Total assets, . . \$10,846 51           |
| "        | \$6,327 60 |          | \$6,327 60                              |

EDWIN MITCHELL, *Treasurer.*

PHILADELPHIA, November 10th, 1856.

*For* The Committee appointed to audit the accounts of the Treasurer, report the performance of their duty, and present the Annual Report of that officer as correct.  
JOHN PRICE WETHERILL,  
OLIVER H. WILSON.  
November 10th, 1856.





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LIST

OF

OFFICERS AND MEMBERS

OF THE

MERCANTILE BENEFICIAL ASSOCIATION.

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# BOARD OF MANAGERS.

1856-7.

WILLIAM C. LUDWIG,  
EDWIN MITCHELL,  
DANIEL STEINMETZ,  
OWEN EVANS,  
JOHN E. ADDICKS,  
AUGUSTUS B. SHIPLEY,  
SMITH BOWEN,  
WILLIAM H. LOVE,  
JOSHUA L. BAILY,  
THOMAS F. BRADY,

CHARLES S. OGDEN,  
A. L. BONNAFFON,  
BETTLIE PAUL,  
JOHN H. ATWOOD,  
JACOB W. STOUT,  
OLIVER H. WILSON,  
J. P. STEINER,  
EDWARD T. MOTT,  
THOMPSON REYNOLDS,  
L. S. LEVERING.

PRESIDENT,  
WILLIAM C. LUDWIG.

TREASURER,  
EDWIN MITCHELL.

SECRETARY,  
WILLIAM A. ROLIN,  
*N. E. corner Eighth and Market Streets.*

PHYSICIANS,  
ROBERT P. THOMAS, M. D., COLIN ARROTT, M. D.,  
SAMUEL MURPHY, M. D.

COUNSELLORS,  
WILLIAM B. REED, Esq., CHARLES GIBBONS, Esq.,  
HENRY M. PHILLIPS, Esq.

# STANDING COMMITTEES.

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## RELIEF.

|                  |                            |
|------------------|----------------------------|
| JOHN H. ATWOOD,* | 5 <i>Walnut Street.</i>    |
| JOHN E. ADDICKS, | 159 <i>Market street.</i>  |
| OWEN EVANS,      | 194½ <i>Market Street.</i> |
| WILLIAM H. LOVE, | 54 <i>Chestnut Street.</i> |
| BETTLE PAUL,     | 57 <i>Chestnut Street.</i> |

## WAYS AND MEANS.

DANIEL STEINMETZ,\*  
A. B. SHIPLEY,  
THOMAS F. BRADY,  
CHARLES S. OGDEN,  
L. S. LEVERING.

## REGISTRY.

|                   |                            |
|-------------------|----------------------------|
| SMITH BOWEN,*     | 167 <i>Market Street.</i>  |
| BETTLE PAUL,      | 57 <i>Chestnut Street.</i> |
| OLIVER H. WILSON, | 179 <i>Market Street.</i>  |

## ROOM.

A. L. BONNAFFON,\*  
OLIVER H. WILSON.

## MEMBERSHIP.

|                  |                               |
|------------------|-------------------------------|
| JACOB W. STOUT,* | 164 <i>Market Street.</i>     |
| EDWARD T. MOTT,  | 72 <i>North Third Street.</i> |
| JOSHUA L. BAILY, | 24 <i>South Third Street.</i> |

## AUDITING.

J. P. STEINER,\*  
THOMPSON REYNOLDS.

\*Chairman.

## LIFE MEMBERS.

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|                    |                       |
|--------------------|-----------------------|
| Ashhurst, Richard  | Medara, Joseph S.     |
| Brown, David S.    | Milne, David          |
| Bowen, William E.  | Mitchell, Edwin       |
| Byerly, D. Davis   | Morton, Samuel C.     |
| Carter, William M. | Myers, John B.        |
| Coffin, Arthur G.  | Nugent, George jr.,   |
| De Coursey, S. W.  | Peterson, Pearson S.  |
| De Haven, Charles  | Price, Richard        |
| Dickson, Levi      | Porteus, James A.     |
| Gibbons, G. W. jr. | Potts, Albert         |
| Grundy, Edmund     | Rolin, William A.     |
| Hallowell, M. L.   | Sharpless, Charles L. |
| Hand, Thomas C.    | Sharpless, D. Offley  |
| Haseltine, W. B.   | Sharpless, Samuel J.  |
| Hayward, Arthur    | Sharpless, Townsend   |
| Jeanes, Joseph     | Stone, James N.       |
| Jennings, N. A.    | Smethurst, Richard    |
| Keyser, Daniel     | Smith, G. Ferdinand   |
| Keen, John F.      | Whelan, John G.       |
| Levering, W. S.    | Williamson, I. V.     |
| Levan, W. Francis  | Wiener, Heinrich      |
| Love, Alfred H.    | Wilson, Oliver H.     |
| Love, William H.   | Woddrop, Robert L.    |
| McHenry, George    |                       |

## ANNUAL MEMBERS.

---

Adams, Henry S.  
Adams, Charles  
Addicks, J. E.  
Aitkin, Edward R.  
Allen, J. B. A.  
Allen, Samuel  
Altemus, J. B.  
Altemus, Samuel T.  
Anderson, Edward J.  
Anners, H. F.  
Anspach, John, jun.  
Anspach, William  
Asson, W. T.  
Attmore, William T.  
Atwood, John H.  
Atwood, John M.  
Austie, Henry  
Axe, William H.  
Atkinson, F. T.  
Allison, James J.  
Ashmead, John E.  
Axe, Wesley G.  
Adams, John H.  
Ashburner, T. A.  
Ayres, George R.  
Atkinson, H. P.  
Adams, E. A.

Anderson, C. P.  
Aldrich, Silas  
Atwood, W. C.  
Allibone, S. Austin  
Ashmead, T. E.  
Atkinson, W. P.  
Ancker, Jacob P.  
Ashburner, B. T.  
Amies, Thomas K.  
Alkins, George  
Ancker, Adolph  
Allison, J. H.  
Allen, William H.  
Arnold, H.  
  
Babbitt, William W.  
Bacon, Francis  
Bacon, William H.  
Baily, Joshua L.  
Baird, Francis R.  
Baird, William S.  
Baker, William E. S.  
Bancroft, Harry  
Bargh, William  
Barr, Benjamin  
Barker, Abraham  
Bates, Joseph W.

Baum, J. S.  
 Beckly, N. S.  
 Bellerjeau, Henry  
 Bispham, Samuel  
 Blunner, Charles E.  
 Blackburn, C. J.  
 Bodine, John F.  
 Boggs, Charles  
 Boker, E. D., jun.  
 Boker, William H.  
 Boland, John J.  
 Beldin, George  
 Bonnaffon, A. L.  
 Boswell, James I.  
 Bowlby, Edward  
 Bowen, Smith  
 Brooks, Edward D.  
 Brown, George T.  
 Brown, T. Horace  
 Brady, P.  
 Brady, Thomas F.  
 Brenner, John G.  
 Brognard, L. N.  
 Brooke, Louis P.  
 Buck, Francis N.  
 Buek, William B.  
 Bucknor, A. J.  
 Bullock, Benjamin  
 Bunn, Sol. M.  
 Burnett, Joseph S.  
 Burr, John I.  
 Bush, Vancamp  
 Butler, E. H.  
 Barney, William J.  
 Boring, Thomas W.  
 Berger, James S.  
 Blanchard, John D.

Brown, William  
 Bonbright, James  
 Burrowes, Edward R.  
 Barnes, William H.  
 Benners, H. B.  
 Bullock, Charles  
 Bullock, George  
 Brock, George E.  
 Bunn, Horace F.  
 Boyd, George J.  
 Boyd, James W.  
 Bradbury, Samuel  
 Bartram, Samuel D.  
 Baily, Joel J.  
 Barry, Patrick  
 Barry, Thomas  
 Bentley, B.  
 Belcher, William  
 Brady, D. C. E.  
 Bunting, Samuel  
 Bacon, Francis S.  
 Boyer, Sidney  
 Ball, Henry, jun.  
 Brock, Jonathan T.  
 Boyer, Reuben A.  
 Boggs, William L.  
 Buzby, M.  
 Billings, J. M.  
 Brooks, William  
 Bray, John  
 Gurus, C. C.  
 Begley, Thomas S.  
 Brown, Daniel B.  
 Bacon, Edward  
 Bockius, John T.  
 Berkenstock, Nathan  
 Buchanan, A. C.



Baxter, M.  
 Beardslee, Theodore  
 Brooks, Josiah D.  
 Bulkley, J. Henry, jr.  
 Bomeisler, E. L.  
 Byrnes, T. A.  
 Bullock, Joseph W.  
 Baugh, Louis D.  
 Baker, S. G.  
 Binswanger, I.  
 Bispham, J. S.  
 Budd, Henry  
  
 Caldwell, J. R.  
 Campbell, Alexander  
 Cannon, James  
 Chalfant, Robert  
 Chaffee, James  
 Chaffee, William  
 Corey, S. S.  
 Corey, H. N.  
 Carpenter, Edwin B.  
 Carrigan, J. jr.  
 Cattell, A. G.  
 Chancee, J. C.  
 Chandler, James B.  
 Chaplain, William L.  
 Cheesman, John V.  
 Chew, Joseph jr.  
 Christian, S. J.  
 Christy, William M.  
 Chur, A. T.  
 Churchman, C. W.  
 Claghorn, James L.  
 Clark, Jacob  
 Clarke, Charles E.  
 Clarke, Samuel

Colbert, C. Stroud  
 Collins, William M.  
 Connell, William B.  
 Conrad, Harry  
 Cope, Edwin R.  
 Cottringer, Joseph F.  
 Cowperthwait, J. B.  
 Cowperthwait, Edwin  
 Cox, Jesse  
 Cregar, B. N.  
 Croft, Samuel  
 Creutzborg, Samuel L.  
 Crissy, James  
 Croasdill, Charles W.  
 Cross, Francis E.  
 Cummings, John S.  
 Cummins, Daniel B.  
 Cunningham, P.  
 Cope, John E.  
 Carson, Thomas  
 Cadwallader, Charles N.  
 Chalfant, John E.  
 Connolly, R. B.  
 Cummings, James A.  
 Crenshaw, E. A.  
 Coffin, Lemuel  
 Carrington, W. M.  
 Coehran, James H.  
 Coates, George M.  
 Coehran, Daniel J.  
 Colladay, W. Y.  
 Conrad, Henry S.  
 Claghorn, Wm. C.  
 Caldwell, Wm. W.  
 Chur, Jacob F.  
 Creed, Henry B.  
 Carpenter, Aaron E.

Clark, Thomas M.  
 Cowpland, John C.  
 Conyngham, W. L.  
 Conover, O. H. P.  
 Conover, W. P.  
 Comegys, B. B.  
 Colladay, Samuel R.  
 Caldwell, John  
 Carskadden, John M.  
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 Culbreth, Thomas O.  
 Croasdale, Benj. R.  
 Campbell, Wm. Y.  
 Culin, John  
 Cook, Samuel C.  
 Cadbury, W. W.  
 Campbell, Joseph S.  
 Cowell, Joseph M.  
 Crooks, Herman C.  
 Carmel, John  
 Caldwell, John A.  
 Cauffman, T. F.  
 Collins, A. M.

Daeosta, George T.  
 Dallett, Elijah  
 Davies, Charles E.  
 Davies, Edward S.  
 Davis, Edward M.  
 Deiterieh, George V.  
 Divvers, J. F.  
 Diller, Peter  
 Donnell, James C.  
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 Durborrow, A. C.  
 Dwight, Francis G.

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 Dumont, J. T. B.  
 Dumont, S. B.  
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 Doek, Jacob  
 Divine, James R.  
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 Dawson, F. Russell  
 Drexel, A. J.  
 Dunlap, James H.  
 Dean, Charles A.  
 Dunlap, Charles W.  
 Duval, P. S.  
 Denekla, C. Paul  
 Dreer, F. J.  
 Davis Joseph M.  
 Dumont, A. J.

Earp, George B.  
 Eeky, George F.  
 Eeky, John H.  
 Elliott, William B.  
 Ellison, William P.  
 Ely, John  
 Evans, John H.  
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 Evans, Owen  
 Evans, Robert E.  
 Evans, S. R.

Evans, Wilson  
 Everly, William A.  
 Ewing, Robert  
 Ellis, C. J.  
 Emanuel, J. M.  
 Elton, Anthony, jr.  
 Ettla, D. R.  
 Ervin, D. B.  
 Ellison, William C.  
 Elliott, John  
 Eyre, William H.  
 Eisenbrey, William H.

Faeon, Thomas  
 Farrell, John W.  
 Fales, George  
 Franeiseus, A. H.  
 Farr, William A.  
 Fallon, J. P.  
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 Faxon, Nathan S.  
 Faust, David  
 Feather, Alexander S.  
 Fine, J. Y.  
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 Firth, Thomas T.  
 Fisher, Joseph S.  
 Fisher, Jabez B.  
 Ford, John G.  
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 Fryer, J. Caldwell  
 Fogel, Joseph B.  
 Fulton, S. H.  
 Fitzgerald, J.  
 French, John E.  
 Fraley, Theo. F.

Fry, Paul Jones  
 Field, Jno. C.  
 Francis, James S.  
 Freeborn, Benjamin  
 Fiss, George W.  
 Fry, John A.  
 Flanagan, James M.  
 Fletcher, Daniel W.  
 Fidler, J. B.  
 Gartley, Samuel W.  
 Getty, William  
 Getz, William F.  
 Gillingham, C. S.  
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 Godley, Jesse  
 Goddard, William B.  
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 Green, Barton  
 Green, Joseph  
 Green, Pennington  
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 Grubb, Joseph C.  
 Griffith, Siddons  
 Glisson, John S.  
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 Grove, Conrad S.  
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 Gibbons, James S.  
 Gulager, William  
 Godfrey, Benjamin G.  
 Gill, William H.  
 Gwyn, James  
 Groff, Benjamin

Gumpel, Jacob  
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 Gibson, William L.  
 Grove, B. F.  
 Gillam, Harvey  
 Gillespie, William  
 Gibbs, A. Halsey  
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 Gulliver, John  
 Gingrich, Samuel B.  
 Gerker, H.  
 Gifford, Elton B.  
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 Goldsmith, H.  
 Graffin, Charles H.  
 Gulager, Charles  
 Gulager, Francis  
 Gulager, Edward  
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 Green, Benjamin  
 Goddard, Jno. L.  
 Guillou, Rene  
 Gill, G. W.  
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 Hacker, William P.  
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 Macallister, W.  
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 Miskey, Jacob A.  
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 Nichol, Robert  
  
 Oak, David E.  
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 Oppenheimer, A.  
 Orne, James H.  
 Ott, Francis J.

Ogden, William M.  
 Oldham, J. R. C.  
 Owen, Henry D.  
 Oberteuffer, G. H.  
 Orbison, E. B.  
  
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 Parks, D. W.  
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 Paul, Bettle  
 Paynter, J. C.  
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 Pleasants, Samuel  
 Potts, Reginald H.  
 Potts, William D.  
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 Powell, Victor D.  
 Parmenter, William H.  
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 Price, Stephen S.  
 Preston, James L.  
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 Pfleger, John W.  
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Quiney, Samuel

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 Reakirt, Joseph  
 Reazor, Franklin M.  
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 Reed, William J.  
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 Reeves, Samuel J.  
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 Ripka, Joseph  
 Robeno, F. H.  
 Robinson, Thomas A.  
 Roberts, Alfred  
 Roberts, Albert C.

Roop, S. W.  
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 Randolph, Evan  
 Rush, Luther M.  
 Robbins, R. W.  
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 Riddle, J. W.  
 Ritter, Ab., jun.  
 Richards, W. W.  
 Roberts, John H.  
 Rogers, George H.  
 Rowan, D. A.  
 Roberts, Joseph B.  
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 Smith, Harrison  
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 Schottler, C. R.  
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 Smedley, Samuel  
 Stokes, John H.  
 Smaltz, Joseph E.  
 Smith, Horace J.  
 Simons, Samuel, jun.

Tallman, Joseph  
 Taylor, George E.  
 Taylor, John D.  
 Taylor, Lewis B.  
 Taylor, Nathan  
 Thomas, John W.  
 Thompson, Joseph H.  
 Throckmorton, J. W.  
 Tilge, Henry  
 Trotter, William  
 Troutman, Henry C.  
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 Truitt, Charles B.  
 Truitt, Robert W. D.  
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 Wilkins, W. F.  
 Williams, Charles B.  
 Williamson, M.  
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 Wilson, J. V.  
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Young, Samuel B.

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Zell, T. Ellwood  
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